

Information to identify the case:

Debtor 1	<u>Daniel Noel Phillips</u>	Social Security number or ITIN	xxx-xx-1695
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Felicia Theresa Phillips</u>	Social Security number or ITIN	xxx-xx-2639
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-19639-MEH			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Daniel Noel Phillips

Felicia Theresa Phillips
aka Felicia Bruno

11/1/24

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Daniel Noel Phillips
Felicia Theresa Phillips
Debtors

Case No. 20-19639-MEH
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Nov 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Daniel Noel Phillips, Felicia Theresa Phillips, 6 Stuyvesant Road, Brick, NJ 08723-5321
cr	+ HYUNDAI LEASE TITLING TRUST, P.O. Box 961245, Ft. Worth, TX 76161-0244
cr	OceanFirst Bank, National Association, Attn: Bankruptcy, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047
518929049	+ OceanFirst Bank, National Association, 1 Corporate Drive, Ste. 360, Lake Zurich, IL 60047-8945
518939377	+ TD Bank, N.A., c/o Schiller Knapp Lefkowitz, & Hertzell LLP, 950 New Loudon Road, Latham New York 12110-2190

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 01 2024 20:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 01 2024 20:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518929042	+ EDI: TSYS2	Nov 02 2024 00:27:00	Barclay's Bank*, 700 Prides Crossing, Newark, DE 19713-6109
518929043	+ EDI: CAPITALONE.COM	Nov 02 2024 00:27:00	Capital One, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
518935262	+ EDI: AIS.COM	Nov 02 2024 00:30:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518935265	+ EDI: AIS.COM	Nov 02 2024 00:30:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518929044	EDI: SYNC	Nov 02 2024 00:27:00	Home Depot, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
518948041	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 01 2024 20:43:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518929045	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Nov 01 2024 20:43:00	Hyundai Motor Finance, Bankruptcy Dept, P.O. Box 20835, Fountain Valley, CA 92728-0835
518929046	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 01 2024 20:43:00	KeyBank, P.O. Box 94722, Cleveland, OH 44101-4722
518935503	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Nov 01 2024 20:43:00	KeyBank, N.A., 4910 Tiedeman Rd, Brooklyn, OH 44144-2338
518929047	+ Email/Text: Mercury@ebn.phinsolutions.com	Nov 01 2024 20:41:00	Mercury Card Services, 2220 6th Street, Brookings, SD 57006-2403
518929048	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2024 20:41:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
518966142	+ Email/Text: nsm_bk_notices@mrcooper.com	Nov 01 2024 20:41:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096

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518985939	EDI: PRA.COM	Nov 02 2024 00:27:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
518998346	+ Email/Text: bncmail@w-legal.com	Nov 01 2024 20:42:00	Scolopax, LLC, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518929050	EDI: TDBANKNORTH.COM	Nov 02 2024 00:27:00	TD Bank, Recovery Dept, P.O. Box 9547, Portland, ME 04112
518929051	+ EDI: CAPITALONE.COM	Nov 02 2024 00:27:00	Walmart, Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518929404		Linda Phillips

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor HYUNDAI LEASE TITLING TRUST ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Kimberly A. Wilson	on behalf of Creditor Nationstar Mortgage LLC kimwilson@raslg.com
Kimberly A. Wilson	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kimwilson@raslg.com
Robert P. Saltzman	on behalf of Creditor OceanFirst Bank National Association dnj@pbslaw.org
Steven J. Abelson	on behalf of Joint Debtor Felicia Theresa Phillips sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

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Steven J. Abelson

on behalf of Debtor Daniel Noel Phillips sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10